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Welcome to the first edition of the Caritas Newsletter. The newsletter will be issued quarterly and is intended to be both informative and fun!

### The first few months of 2015 should be remembered as the winter that would never end. I believe we would all agree that spring couldn’t be here soon enough! Although the winter weather may have slowed down traffic, the Caritas team remained as busy as ever.

### We had some personnel changes. Stephanie Hoover, our Director of First Impressions, left in February to enter the medical field. We will miss her and wish her nothing but the best!

### We had some additions. As you may have already noticed we added Samir Gautam to our team. Samir brings over 25 years of experience in banking and finance. His experience and energy will surely help the firm’s continued growth.

### We are pleased to announce that Kathy Futey received the “Certified Private Wealth Advisor®” designation. The CPWA® certification process includes a challenging educational program focused on advanced wealth management topics, including: behavioral finance, charitable and estate planning, planning for closely held business owners, planning for executives, portfolio management, retirement planning, risk management, and tax planning. Congratulations Kathy!!

### One service that clients most appreciate is our long standing practice of offering educational seminars. In fact, in 2014 we held 24 events with over 1,200 people in attendance. 2015 will be no exception. In February we conducted a seminar entitled,” Roadmap to Retirement” and we have several seminars and events scheduled in 2015 covering topics like Social Security, Healthcare, Medicare, and Board Education for nonprofits.

### As always we strive to provide our clients with top notch service. Hopefully the addition of this newsletter will allow you the opportunity to look under the hood so to speak. If you have any comments, concerns or suggestions feel free to contact us.



***How many instruments do I play?***

***(Find the answer in the next issue!)***

***“Samir’s experience and talent compliments our team and strengthens our firm. We are excited to welcome him to the Caritas Financial team.”* Larry Teichman, CEO**

Caritas Financial

April 2015



# **Firm Update**

The financial crisis of 2008 seems like such a long time ago. During the crisis, we saw the collapse of Lehman Brothers, bank bailouts and forced mergers, massive federal stimulus, and extraordinary Federal Reserve (Fed) policy. We experienced near unprecedented stock market volatility when daily stock market moves of 5% or more were not uncommon. Despite these extreme conditions, one of the greatest six-year bull markets emerged from this crisis.

As the bull market enters its seventh year, many are wondering whether this bull has another year left to run. As should not be surprising given its age and the strong returns it has produced, this bull market may be due for a modest correction. But, that does not necessarily mean that a downturn is imminent.

However, economic and market indicators that have been found to be effective in signaling recessions and stock market downturns suggest the economic expansion and bull market have the potential to continue through 2015. The outlook continues to be positive for modest gains in stocks based on the underlying strength of the U.S. economy, a rapidly improving employment backdrop, and accommodating global central bank policies. Thus, we can be optimistic that we may be blowing out seven candles on this bull market’s birthday cake next year.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. The economic forecasts set forth in the presentation may not develop as predicted.

***We celebrated another birthday of the bull market that began on March 9, 2009!***



# **Market Update**

# **Welcome Samir**

### Samir Gautam, Managing Director – Wealth Management for Caritas Financial, works closely with all divisions of the company to coordinate and engage the resources of the firm with every Caritas Financial client.

### Samir is excited to become a part of Caritas Financial. He and his wife live in the Cleveland area.  His two daughters reside and work in New York. Samir is active in several nonprofit organizations and is very passionate about economic development in northeast Ohio. He enjoys traveling and mentoring young professionals in his free time.

### For his full bio please visit our website at www.caritasfinancial.com.

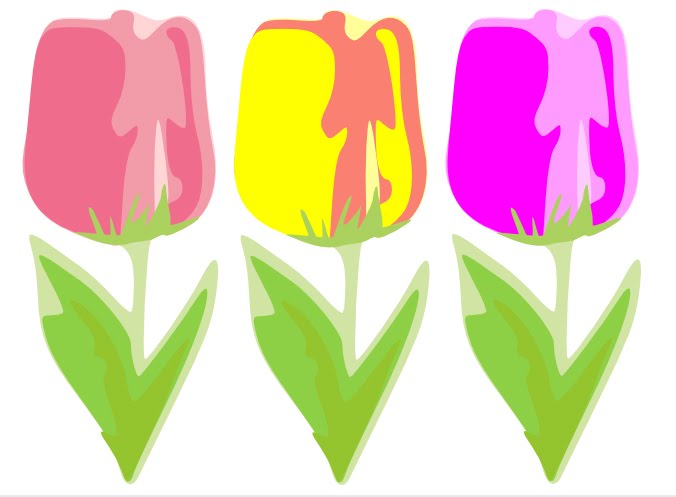


***“Samir’s experience and talent compliments our team and strengthens our firm. We are excited to welcome him to Caritas Financial.”* Larry Teichman, CEO**

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\*<http://mentalfloss.com/article/55573/15-scientific-reasons-spring-most-delightful-season>

# **15 Scientific Reasons Spring is the Most Delightful Season**



Summer, winter, and fall may have their fans, but spring is clearly the best season. Even science agrees!

#### 1. TEMPERATURES ARE MODERATE

Spring marks the end of blistering winter and the transitional period to scorching summer. The Earth's axis is angled between its closest and furthest position from the Sun, when temperatures are the most extreme. You can finally ditch the winter layers.

#### 2. THERE ARE MORE HOURS IN THE DAY

Following the spring equinox, when the Earth’s horizon is perfectly aligned with the Sun, the days begin lasting longer and the nights get shorter. That means you have more time in the day to get things done.

#### 3. ALL THE ANIMALS COME BACK

Many species of animals migrated south to follow their food supply during the winter. Once the spring returns, these animals do too. There is no better indicator of spring than birds chirping outside your window.

#### 4. THERE ARE BABY ANIMALS EVERYWHERE

Animals reproduce in the spring when food is plentiful. Farms are overrun with adorable chicks, bleating kids, and frolicking calves.

#### 5. YOU’RE ACTUALLY HAPPIER

Exposure to sunlight increases the hormone serotonin in your brain, which makes you feel happy.

#### 6. YOU FEEL ENERGIZED

Exposure to sunlight decreases the chemical melatonin in your body during the day and increases it at night, which helps you sleep better.

#### 7. TREES SUDDENLY HAVE LEAVES

Spring brings growth back to plants and trees. A successful spring leaf growth ensures a cool canopy to relax under during the hot summer.

#### 8. PLANTS TURN GREEN

It’s amazing what a little sunlight, moisture and warm soil can do for plants and grass. Plants convert sunlight into energy and produce the pigment chlorophyll, which turns them green. And it’s not just nice to look at—a 2012 study found that people who saw green before a challenge came up with more creative solutions.

#### 9. FRUITS AND VEGGIES ARE READY TO EAT

After staying dormant all winter and conserving energy underground, many fruits and vegetables sprout in the spring. There is nothing more pleasant than eating a peach right off a tree or a string bean from the pod.

#### 10. FLOWERS BLOOM

After months spent conserving energy, colorful flowers bloom in the spring, signaling to the bees that they are ready for pollination. And science has proven that looking at buttercups can make you happy. A 2007 study found that people in yellow rooms at cocktail parties were more lively and talkative.

#### 11. THE SNOW IS GONE

Increasing temperatures means that snow and ice will no longer plague your commute or lawn.

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#### 14. YOU CAN OPEN YOUR WINDOWS

With warm weather comes warm air. Open your windows to allow the breeze to refresh your home.

#### 15. YOU CAN GET YOUR VITAMINS NATURALLY

Sunlight triggers your body to produce the vitamin D3, which keeps your bones strong.

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***We are on the web!***

***Please visit us at:***

***caritasfinancial.com***

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**Contact**

**Home Office:**

11630 Chillicothe Rd

Chesterland, OH 44026

(440) 729-0036

**Rock Run:**

5700 Lombardo Center, Suite 280   
Cleveland, OH 44131

(216) 236-6476

**E-Mail:**

caritasfinancial@lpl.com

#### 12. YOUR PETS SHED

Pets grow extra thick fur to keep themselves warm during the winter. As messy as it can be, when pets shed their winter coats, they are lighter and fuller of life.

#### 13. NO MORE DRY AIR

More moisture in the air means more precipitation in the form of rain. Sit under a metal roof during the rain for a relaxing evening.

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#### 15. YOU CAN GET YOUR VITAMINS NATURALLY

Sunlight triggers your body to produce the vitamin D3, which keeps your bones strong.



11630 Chillicothe Rd.

Chesterland, OH 44026

Customer Name

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